

# PolicyMaster For Property & Casualty

## Comprehensive Policy Lifecycle Support

### Mastering Complexity for Sustainable Growth

The property & casualty (P&C) insurance business has never been more complex than it is today. New and exciting insurtech has flooded the market, and customers demand the instant, personalised and digital service they receive across all other verticals. Plus, regulations seem to be constantly changing.

To thrive during this evolution, insurers must be able to adapt. No two P&C insurers are exactly alike: internal IT capabilities, cashflow and technology strategies vary significantly. One size definitely does not fit all. That's why the ideal policy administration solution can interface with various elements throughout the insurer's diverse insurance ecosystem to offer flexible deployment methodologies, with equally capable versions available on-premise, or in the cloud.

### Adapt and Thrive with Sapiens PolicyMaster

Purpose-built for P&C insurers, Sapiens PolicyMaster is part of Sapiens IDITSuite for Property & Casualty. It is used by agents, underwriters and customers to quote, issue and administer policies, including integration with third-party systems and services. PolicyMaster also offers configuration-driven and context-sensitive web page presentation, navigation and transaction processing.

PolicyMaster provides comprehensive policy lifecycle support for all P&C lines of business.

### With Sapiens PolicyMaster, insurers can benefit from:

- ✓ Support for internal users, as well as agents and direct-to-consumer channels
- ✓ Quick quote and full application data capture flows
- ✓ Full policy lifecycle management, including new business issuance, changes, cancellations, reinstatements, renewals and comprehensive support for out-of-sequence transactions
- ✓ Support for role-based processing
- ✓ Configured straight-through processing
- ✓ Complete quote, issue, bind and service functionality, including "what-if?" scenario building
- ✓ Complete historical views of policy information, with full audit capability

# Business Benefits

**PolicyMaster delivers many advantages to P&C insurers:**

## **Ability to Handle Complexity**

PolicyMaster provides a unique blend of flexibility, functionality and intelligence that empowers insurers to turn highly complex situations into opportunities for sustainable growth. By enabling build-out and changes via simple configuration rather than coding, PolicyMaster allows for the kind of agility necessary to actively manage and market highly profitable products in areas such as inland marine, energy and specialty spaces.

## **Streamlined, Logical UX Creation**

Users benefit from simple-to-use, yet high-powered configuration utilities for both back-end and front-end systems. That means users, including business users, can start by crafting new products in a logical fashion, then create enduser pages and interfaces with a drag-and-drop builder. When the product is simple to understand

and the front-end is created according to human preferences, rather than coding capabilities and technology barriers, the business benefits skyrocket.

## **Advanced Rules Capabilities**

Insurance providers are empowered to innovate and adapt quickly to changing market dynamics. Factors such as leveraging previous work, supporting multiple rule types and straightforward rule reapplication improve system performance, increase operational efficiency and allow product offerings to be defined by business need, rather than by the limits of technology.

## **Scalability and Support for Large Policies**

PolicyMaster combines exceptional performance and scalability, with true intelligence: “trigger and tickle” processing, support for

multiple concurrent users working on different aspects of the same policy, robust filtering and sorting capabilities, and the ability to apply changes to all, or a selected set of items on a large schedule, in one shot. These factors enhance the maintenance of large policies and significantly reduce the operational costs and pain points.

## **Built for Business Users**

The capabilities that business users need to build and modify products within a compliant, controlled framework are available, all without ever touching a snippet of code.

## **Seamless Integration**

PolicyMaster seamlessly and efficiently integrates with both internal and third-party tools within your ecosystem to obtain data (either on-demand or at scheduled intervals), or to feed downstream systems.

# Pre-Integrated with Sapiens DigitalSuite

Sapiens IDITSuite for Property & Casualty is pre-integrated with Sapiens DigitalSuite. DigitalSuite offers an end-to-end, holistic and seamless digital experience for agents, customers, brokers, customer groups and third-party service providers. The cloud-based suite is comprised of digital engagement, digital enablement and API layer components.

## **About Sapiens**

Sapiens International Corporation N.V. is a global leader of AI-centric, SaaS-based insurance software, delivering hyper-relevant experiences that are efficient, compliant, and innovative. With agile intelligence, Sapiens' solutions turn real-time data and human insight into precise action at every moment, across every risk. The Sapiens platform includes agentic workflows accelerating every capability across policy, underwriting, claims, reinsurance, decisioning, and finance and compliance. With more than 600 insurers in over 30 countries running on Sapiens, our deep industry expertise is the foundation of our long-term relationships, from initial implementation through to modernization and market transformation. Sapiens is headquartered in London, serving customers in property and casualty, life, reinsurance, specialty, and workers' compensation from offices across North America, Europe, the Middle East, and Asia Pacific.

For more information visit [sapiens.com](https://sapiens.com) or follow us on [LinkedIn](#).

© Copyright Sapiens International. All Rights Reserved. June 2026